# American Express Blue Cash Preferred Credit Card

# Welcome offer

* Earn $250 back after you spend $3,000 on purchases on your new Card in your first 6 months of Card Membership. The $250 will come in as statement credit

# Offer, benefits or rewards Highlights

* 6% back on groceries at US supermarkets upto $6000 every year. This will be received as reward dollars that can be redeemed as statement credit. After the cap is met the grocery purchases will yield 1%
* 6% back on streaming subscriptions. This will be received as reward dollars that can be redeemed as statement credit.
* 3% back at US gas stations and on transit. This will be received as reward dollars that can be redeemed as statement credit.
* 1% back on all the other purchases
* $84 Disney Bundle Credit: Get a $7 monthly statement credit after using your enrolled Blue Cash Everyday Card to spend $9.99 or more each month on a subscription to the Disney Bundle. Valid only at DisneyPlus.com, Hulu.com, or Plus.espn.com in the U.S.

# Other card benefits, offers or rewards

* Global Assist Hotline: Whenever you travel more than 100 miles from home, Global Assist Hotline‡ is available for 24/7 emergency assistance and coordination services, including medical and legal referrals, emergency cash wires, and missing luggage assistance. Card Members are responsible for the costs charged by third-party service providers. Other terms and conditions apply.
* Shop With More Confidence with Dispute Resolution: If there is a fraudulent or incorrect charge on your statement, American Express will work with you to help resolve the issue.
* American Express Experiences: Stay in the know with exclusive access to ticket presales and Card Member-only events in a city near you. Check out Broadway shows and concert tours, family and sporting events, and more. For more information, please visit americanexpress.com/entertainment.
* Car Rental Loss and Damage Insurance: When you use your Eligible Card to reserve and pay for the Entire Rental and decline the collision damage waiver (CDW) at the Rental Company counter, You can be covered for Damage to or Theft of a Rental Vehicle in a Covered Territory. Please read important exclusions and restrictions. Not all vehicle types or rentals are covered. Coverage is not available for vehicles rented in Australia, Italy, and New Zealand. This product provides secondary coverage and does not include liability coverage.
* Purchase Protection: Dropped Your Phone? Sometimes the unexpected happens. But when you use your Eligible Card for Covered Purchases, it’s nice to know that theft and accidental damage can be covered by Purchase Protection Up to 90 days and $1,000 per occurrence, $50,000 per calendar year.
* Return Protection: If you try to return an eligible item within 90 days from the date of purchase and the merchant won't take it back, American Express may refund the full purchase price excluding shipping and handling, up to $300 per item, up to a maximum of $1,000 per calendar year per Card account, if you purchased it entirely with your eligible American Express® Card. Purchases must be made in the U.S. or its territories.

# Redemption options

* All cashback will be received as reward dollars that can be redeemed as statement credit.

# APR details

* Annual Percentage Rate (APR) for purchases: 0% introductory APR for the first 12 months from the date of account opening. After that, your APR will be 19.24% to 29.99%, based on your creditworthiness and other factors as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.
* APR for Balance Transfers: 0%, introductory APR for the first 12 months from the date of account opening on balance transfers requested within 60 days of account opening. After that, your APR for those transactions and any other balance transfer requests, if we accept them, will be 19.24% to 29.99% based on your creditworthiness and other factors as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.
* APR for Cash Advances: 29.99%. This APR will vary with the market based on the Prime Rate.
* For Credit Card Tips from the Consumer Financial Protection Bureau: To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

# Fees details

* Annual Membership Fee: 0% annual fees for the first year then $95 every year
* Balance Transfer: Either $5 or 3% of the amount of each transfer, whichever is greater.
* Cash Advance: Either $10 or 5% of the amount of each cash advance, whichever is greater.
* Foreign Transaction: 2.7% of each transaction after conversion to US dollars.
* Late Payment: Up to $40
* Returned Payment: Up to $40

# Source

* <https://card.americanexpress.com/d/blue-cash-preferred-credit-card/>